

REMARKS

Claims 1, 3-21, 23-32, 34-41, 43-50, 52-60, 75-148 and 151-154 remain in connection with the present application, with claims 2, 22, 33, 42, 51, 61-74, 149, and 150 being canceled without prejudice or disclaimer of the subject matter contained therein.

Restriction Requirement

The Examiner has issued a restriction requirement, requesting that Applicants elect one of five groups of inventions. The groups set forth by the Examiner include:

Group One (I), allegedly drawn to a method and system of associating a user with at least one of a plurality of beneficiary groups and providing an arrangement to associate the user with a provider;

Group Two (II), allegedly drawn to a method of receiving from a user, a request of a user-specified-beneficiary group and a desired good, service, or information;

Group Three (III), allegedly drawn to method and system of determining a business transaction proceeds allocation between a plurality of entities;

Group Four (IV), drawn to a system and method of associating a plurality of providers or a provider with at least a beneficiary group; and

Group Five (V), allegedly drawn to a system having a database which is adapted to associate users and providers of goods, services or information with a common beneficiary group.

Applicants Election

Although Applicants do not necessarily agree with the Examiner's Restriction Requirement, Applicants do note that Group Three(III) is the only group relating to **business transactions**, and is the only group classified in Class 705, Subclass 1. Accordingly, for the purposes of responding to this Restriction Requirement, Applicants hereby elect Group Three (III), including claim 75 - 85 and 92 - 101.

Further, Applicants note that claims 149 and 150 specifically deal with business transaction allocation. Thus, these claims have been incorporated into respective independent claims 114 and 130 so as to place these claims within the elected group. Accordingly, examination of claims 114 - 117 and 120 - 139 is also respectfully requested. **Therefore, as each of claims 75-113, claims 114-117, claims 120-139 and claims 146-148 and 151-154 are directed toward business transaction proceeds allocation,** each of these claims clearly fall within the elected group III and thus examination on the merits thereof is respectfully requested.

Rejoinder of All Remaining Claims Requested

Of the remaining original claims in connection with the present application, claims 2, 22, 33, 42, 51, 61 - 74, 149, and 150 have been canceled without prejudice or disclaimer of the subject matter contained therein. The subject matter of many of these claims has been incorporated into their corresponding independent claims so that **each of the pending claims in connection with the present application is now directed to a business transaction or offer.**

Conclusion

As none of the other non-elected groups indicated by the Examiner deal with business transactions or offers, **Applicants respectfully request rejoinder of the various amended claims** in connection with the present application and examination of each of pending claims 1, 3-21, 23-32, 34-41, 43-50, 52-60, 75-148 and 151-154 in connection with the present application. Applicants believe that each of the presently pending claims now fall within the elected group III and thus, examination on the merits of each of the pending claims in connection with the present application is earnestly solicited.

Accordingly, an early indication of the allowability of each of the pending claims in connection with the present application is earnestly solicited.

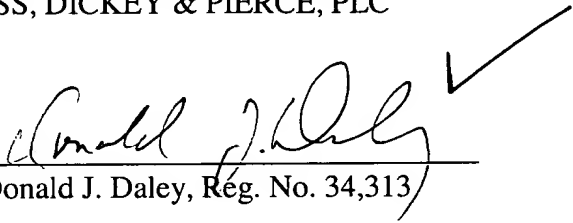
Additionally, Applicants note that none of the amendments made in connection with the present application have been made for any reason related to patentability or for any other statutory consideration and many of these amendments are non-narrowing. Effectively, many of the amendments merely involve the rewriting of various dependent claims into independent form and thus, maintain the claims, as originally presented. Minor changes have been made to ensure consistency and to place the claims in proper form by alleviating typographical errors, etc.; but again these changes are non-narrowing amendments which were not made for any reason related to patentability. The amendments have been made solely to place the claims in a single examinable group to expedite examination of the claims in connection with the present application, and thus again, were not made for any reason related to patentability.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies to charge payment or credit any overpayment to Deposit Account No. 08-0750 for any additional fees required under 37 C.F.R. §§ 1.16 or 1.17; particularly, extension of time fees.

Respectfully submitted,

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